WATCHMAN'S TEACHING LETTER

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TO THOSE WHOM THE COVENANT BELONGS A NON-UNIVERSAL CULTURE AWARENESS INSTRUCTIONAL PUBLICATION

A MONTHLY TEACHING LETTER

This is my two hundred and eighth monthly teaching letter and continues my eighteenth year of publication. In the last letter, WTL #207, I was explaining why it was necessary for me to get away from Dick Brimner, a barber for whom I had formerly worked. He had about two or three dozen of what I considered cute little play-pretty pornographic stories which he repeated word for word twenty to thirty times a day. And this continued day after day, and week after week! Whichever story he started with in the morning, that story would be repeated to each one of his customers throughout that particular day. Had I not cut all ties with him, I would have ended up in an insane asylum.

By chance, I was given the opportunity to sell Knapp shoes on a part time basis, and things went so well I thought I might be able to make a full time business out of it. I finally cut the cord with Brimner and gave it a whirl, but I kept my eye open for where I might find a job in a barbershop that had a very active business. I found a barbering job in Findlay, Ohio that looked promising, and worked there for a while, when I heard of an opportunity in Bowling Green, Ohio, located near the State College, and at that time having such a location was ideal. But after I was at Bowling Green a few months, the State College tried to force us to service negroes (*i.e.*, n-words), and that went against the grain. Right about that same time, a position opened up in Fostoria, Ohio at a two-chair barbershop where an employee barber had quit, and the barber-owner-manager had run for mayor of Fostoria. He won the election, so he would only be barbering half days. That meant I could walk into an already established business and I would have to service a goodly percentage of that traffic flow. Not only that, but I was in my home town! However, in my off hours and evenings, I continued selling Knapp shoes and other items of clothing.

Well, things went along quite well for a while, when suddenly a very severe winter set in. We had so much snow that the city couldn't keep up with it. Whose fault was it? Of course, it was the mayor's fault! Additionally, trouble was brewing between the mayor and the owner of the local newspaper. Soon a public cry developed: "mayor Shuman has got to go!" When spring finally came and the frost in the ground began to thaw, there were potholes on every street in town. And again, whose fault was it? Of course it was the mayor's fault! A woman in town was driving her car down one of those streets with potholes, and evidently she hit a very deep one. She didn't waste any time coming downtown to the mayor's barbershop with blood in her eye, and she came right into our shop while we both were servicing customers, and she stationed herself right in front of the mayor's barber chair pointing her finger and shaking her fist, and yelled at

the mayor in no uncertain words, that he should stop cutting hair and go fix that pothole **immediately – pronto – right now!**

Like I say, there was an underground movement to get rid of mayor Shuman, and his usual faithful customers found it precarious just to be seen entering his barbershop, so on that account many stayed away, not wanting to become unpopular with the rampaging crowd! Needless to say, this had a negative effect on business, but the mayor would still only be working half a day in the barbershop until the first of the year. So what I thought would be a great opportunity turned instead into a great disaster, and this is only half of the story.

Fostoria, Ohio had always been more or less a Republican conservative community, but the owner of the *Review-Times* newspaper had vengeance on his mind for some reason or another, and backed another prominent Republican Fostoria resident to run for mayor as an independent, which split the Republican-minded Fostoria conservatives at the election, and the Democrat nominee won the mayor's seat. To say the least, this had a devastating impact on my income from barbering. Fortunately, my wife had taken employment at the local Plymouth-Dodge automobile dealership as secretary, and I was selling two brands of shoes and apparel on my days off and evening hours. When I look back on all of this, I believe that Yahweh wanted me to understand the evil of our present political system, so I could better comprehend the Christian Israel Identity Message that I would be awakened to twenty years later.

At this stage of my life, in 1950, I had three major difficulties in my barbering experience at three different barbershops. (1) having to work with Dick Brimner and listen to his many favorite pornographic stories repeated over and over all day long, week after week. (2) my experience at Bowling Green, Ohio, where the Bowling Green State University applied undue legal pressure to force Melvin Munn and myself to cut the hair of negroes (*i.e.*, n-words), or be sued, and (3) working at a barbershop where the slightest political unpopularity could spell disaster to one's income. After all of this, the memory of working at Douglas Aircraft in Long Beach, California in the summer of 1944 attracted me to return there, as the work there was enjoyable and the pay was substantial. After a very cold winter in Ohio, I looked forward to a milder climate.

I talked this matter over with my wife, Tillie, and she agreed to start making provisions to make the move to California. This meant that we would sell our house-trailer, and keep only the belongings we could pack into the trunk and back seat of our 1949 Buick. We advertised the house-trailer in the local paper, and only got one serious offer from the Ney Implement dealer. We bought the trailer in the fall of 1948, and had purchased it new for approximately \$2,100, and we hated to take that much loss. We thought it over, and proposed that if Mr. Ney would pay his offered price, and would write an agreement that later we could buy \$1,000 worth of his Frigidair appliances at wholesale, we would accept the offer. He agreed, and the California move was ready to be expedited by January, 1951.

So, remembering how much I liked working for Douglas Aircraft, in 1951 my wife and I moved to Long Beach where again I got a job. Edith Kindig had died and Frank remarried; and then Frank also died. We rented one of the apartments which Frank had built many years before, right behind his home, and his third wife was living in Frank's

home at the time. Looking back, I now feel that it was necessary for Yahweh to keep my uncle and myself separated in order to break his flawed religious influence over me, for he could have been instrumental in preventing me from accepting Israel Identity. I hate to think of what might have happened had Yahweh not kept us apart at that critical time.

Not long after this we got word that my grandfather (Merrill's father) back in Ohio, Art Keiser, had a stroke. Grandpa regained consciousness maybe three times, but died after about two weeks in that condition. Upon his father's death, uncle Merrill nearly lost his mind. Not only was he in deep mental shock, but he became physically ill. His right arm started to become numb and he couldn't do his job, and it was difficult for him to remain employed to support his family. This continued for months, maybe over a year. I wasn't in Ohio to observe all of this, but I learned the story years later.

When my wife and I arrived in Long Beach, California in 1951, I found things to be quite different than when I had been there in 1944. In 1944 I had worked with Rosiethe-riveter, and a nicer group of females could not be found. Douglas Aircraft at Long Beach was no small place; my employee I.D. number in 1951 was 32823; it was comparable to a city. By 1951 the morals of the workers had lowered considerably. Usually on Monday morning the talk of the assembly area was who ran off to Mexico with whose wife and got a quick divorce and remarried there, which was considered legal at that time, and usually the unsuspecting heartbroken parties were at their jobs grieving. When I worked for Douglas in 1944, I don't remember seeing one mexican (purposely lower case) on the job. But by 1951, Douglas was bringing them into their work-force. At that time, I really didn't realize the seriousness of bringing these mexicans in to take our jobs, but I surely have grasped the problem since! In 1944 there was no problem with smog, but by 1951 it was thick enough to irritate one's eyes almost continually. In 1944, on a sunny day, it was no problem seeing Catalina Island from Long Beach, but not in 1951. Strangely though, we had two, three and four day long weekends at Memorial Day and the Fourth of July, and of course people got in their cars and drove all over the place, and the smog cleared both times, and for about three days after those weekends, Catalina Island was visible. So that kind of blows away the auto-emission theory. When I was driving back to Long Beach from Big Bear lake on one of those long weekends, I could see those clouds of smog lifting out of the valley below and going up over the tops of the mountains.

My conclusion at that time, not knowing anything about the great Edomite-jewish conspiracy or Christian Israel Identity, was that the smog was being caused by heavy industry rather than auto-emission. I have since learned that the Edomite-jews were/are using air pollution as an excuse to send the major portion of our American jobs to third world, nonwhite alien lands. Looking back at this, I now realize that the Almighty led me to California just to observe this smog related phenomenon. I can't prove it, but I suspect that the Edomite-jews through their managerial sabotage within our heavy industry, were purposely manipulating various manufacturing processes to increase the pollutants in the air, both domestic and foreign, rather than trying to reduce it! That is why our "steel belt" turned into a "rust belt"! That also is why America sends vast

amounts of American coal to China, so the Chinese can increase the planet's air pollution worldwide!

Everything about my job at Douglas Aircraft was going just fine. I was quickly recognized by the foremen for my high quality work, and they began to advance me to jobs that required greater skill. My last advancement put me on a job where there was little room for error, where the slightest slip could cost the company thousands of dollars. I am sure, had I stayed with Douglas, I would have eventually become one of their lead men. My job designation was a "hot dimpler", and if the dimple was formed too hot, in flight the rivet might pop out, weakening the structure of the aircraft. If the dimple was formed too cold, the dimple would crack, and in flight the wing or body panel would start tearing like a sheet of paper from the normal vibrations of the aircraft. When some new people were assigned to the hot dimpling process, a panel might be put into the hot dimpler up-side-down, and that panel had to be scrapped, wasting hundreds of hours of drilling holes from a master steel-gig to be dimpled. Sometimes these cracked dimples could only be detected with a high-powered magnifying glass. and sometimes by applying acid to the surface of the dimple. In order to get the right temperature when operating one of these dimpling machines, the operator had a chart to set a timer depending on the gauge of the aluminum, the size of the hole, or whether it was a flush rivet hole or a flush machine screw hole. It was also necessary to change the hot dies according to the several applications. The operator would slide the panel with the outside up until it dropped inside a male die guide. When secured, the hot dimple die would drop to the surface of the aluminum, where it would preheat the aluminum to the proper temperature to be dimpled, at which time full hydraulic pressure was applied to the aluminum panel to form the needed dimple. There was a time chart at each hot dimple machine to determine the time needed for this preheating; based on the gauge of the aluminum, the size of the hole, and the application. Because this job was so precise, the Douglas Aircraft company did not rush the hot dimplers for a high quantity of production, but gave the operator all the time he needed to get the job done right.

Because so many things could go wrong, I took my time on setting up the dimpling machine for each application. Before I pressed the button to bring the hot dimpling die down to the surface of the aluminum, I would review all of various factors which determined the correct settings over and over again, maybe four, five or six times. And on an average of about once an hour, I would take a break and go across the aisle and get a coke from a coke machine. It was one of those coke machines where one would insert his coin and an eight ounce dixie-cup would drop down and the machine would fill the cup.

After a few weeks of this, I started to develop a severe burning in my urinary tract that felt like fire. At that time, I was not familiar with many health issues, so I went to a doctor in Long Beach. He treated me for a urinary infection, and gave me either an ultrasound or infrared treatment (I don't remember which), but it made the burning worse rather than better. Week by week the burning became worse, and the doctor wasn't getting to the cause of the problem. I knew if we could get back to our doctor in Tiffin, Ohio, our doctor there could diagnose what the problem was. I hated to guit my

job at Douglas, as the pay was better than what I had received at barbering, and the work at Douglas was pleasant compared to other kinds of factories. But looking back to California, and how it has since been overrun by mexicans, it was for the better that we came back to Ohio.

When my wife and I were packing our belongings into our 1949 Buick to return to Ohio, I asked my wife to bake some cake to eat along the way, which she did. This way we could pick up a quart of milk to drink with the cake when we got hungry. They didn't have a lot of fast food joints in those days, and in the western states, what few restaurants there were, they were quite high with their prices. Anyway, with this change of diet, by the time we reached Ohio the burning in my urinary tract had almost cleared up. Later, my doctor in Tiffin, Ohio gave me some medicine made out of cranberries, which turned my urine from acid to alkaline and solved my problem. However, our doctor at Tiffin didn't explain to us what was causing the high acid urine. I would learn that many years later. All along, it was phosphoric acid from that damn coke machine!

One good thing our moving to California did for my wife and I; it separated us for a while from my uncle Merrill Keiser in Fremont, Ohio who was an avid believer in futurism and the so-called rapture. In addition he was taking up pentecostalism, with their speaking in tongues, along with multiculturalism, promoted by the one-eyed nigger, William J. Seymour and the Azusa Street revival in Los Angeles, California. I don't think my uncle was aware of the William J. Seymour connection. I will admit, however, that it took me several years to get rid of all of the bad influences and false perceptions that my uncle had instilled into my thinking. I never did, though, fall for his tongue-wagging, insane, idiotic madness!

Anyway, it was back to Ohio for my wife and I, for better or for worse. As it turned out, Almighty Yahweh had another important lesson for me to learn before I would eventually be awakened to the Christian Israel Identity Message. On reentering Ohio, my wife and I temporarily moved in with my father and mother in Fostoria, Ohio. It was imperative that I find a job and a place to live as soon as possible, but I hardly had any idea where to start. I knew it would be best to get a barbering job in a college town, so I investigated any opportunities in Bowling Green, Ohio again, where the Bowling Green State University was located. I hadn't forgotten how the Bowling Green State University illegally forced Melvin Munn and myself to cut the hair of the negroes (i.e., n-words), and evidently that drove Munn out of business in the Bowling Green area. Apparently, the Bowling Green State University didn't try that stunt again on another barbering establishment in Bowling Green, as all they accomplished was to put Melvin Munn out of business! When inquiring about a barbering job in Bowling Green, I was told that the Hotel Barber Shop needed a barber, as one of the four barbers had committed suicide. Well, life must go on, so I took the job. Fortunately it was September, and the college students were rolling in, causing an increase in business, where in most non-college localities the barber business was slowing down. And even though I was working the fourth chair, I was getting my share of the customers. I soon found an apartment, and my wife and I moved to Bowling Green, where my wife's hometown of Rudolph was only six miles away.

Looking back at the situation, I now realize that not only did Yahweh want to teach me a lesson to prepare me for the Christian Israel Identity Message, but He also wanted to place me where I would learn two important techniques in barbering that would keep me competitive in the barber trade through the most difficult times.

In the 1950s the flattop hair style for men was all the rage, and about 90% of the male college students were demanding them, and few were the barbers who could master them. Some barbers would use profane language under their breath every time they got a customer who wanted a flattop. For some reason the barber working the first chair at the Hotel Barber Shop, Warren Bassett, had no problem cutting flattops. Every spare moment, while I was not busy on my own chair, I would study Bassett's every movement while cutting a flattop. After a few weeks of observing Basset, I suddenly saw what he was doing differently, and from that time on I had no problem cutting a flattop either. Over the years I continued to improve the technique to perfection. The old saying is: "One man's poison is another man's food." Even after the long hair craze of the 1960s set in, I had customers driving over a hundred miles round-trip to have me cut their hair, and the flattop was the greater part of that.

Back at the Hotel Barber Shop in Bowling Green, Ohio in the early 1950's, I worked at that barbershop from the fall of 1951 to the summer of 1954, when I then set up my own barber business in Fostoria, Ohio, which was my home town. Sometime during the last year working at the Hotel Barber Shop, a situation occurred that would change my procedure for cutting all man's or boy's haircuts so drastically, it was like learning to cut hair all over again, it was so different. In retrospect, I believe it was Yahweh who caused this situation to occur.

One day a father with his son entered the barbershop, who had come to the barbershop several times before. All we barbers knew whoever had to cut the son's hair was going to have a fight on his hands. Suddenly, the first barber speeded up to avoid the wrestling match, while the second and third barbers slowed down. Well, I saw it coming, that I would be the one to cut the son's hair. I thought to myself, "I'm tired of playing this game". I thought again to myself, "If I only had three hands; one hand to hold the boy in place while having two hands to perform the haircut." Suddenly, the idea came to me rather than take the clippers and work my way up around the neck and ears, I would use various attachments and coarse settings on the clipper blades and start higher, and work my way down. The boy had blond hair, which helped the situation, but the tapering on the lower neck and around the ears is where 90% of the tedious work takes place. I had just completed 90% of the tedious work in just a few minutes. I then decided to cut the hair on the top of the boy's head, where I could comb the hair between my fingers, and drop my fingers down enough so if the boy made an abrupt move the hair I wanted to cut off was still between my fingers, and I could hardly make a mistake. This I completed in a couple of minutes. This left a ridge around the head between the lower tapering area that had to be blended in with the top, but minimized the area that required both hands with scissors and comb, where it was difficult to compensate for the boy's sudden movements. What I had just done was to give this boy a first class haircut in half of the usual time. The other three barbers had not noticed my change of procedure, but when I took the hair cloth off of the boy and released him from the barber chair, I proceeded to ring up the cash register, and called for the next customer. All three of the other barbers looked with amazement that I had completed the boy's haircut in such a short time. This new procedure had worked so well that time and again I found myself reverting back to it on other customers. As a matter of fact, I was learning to cut hair all over again in a better way, and it took me about six months to perfect this new system, which I believe Yahweh helped me to find. Soon after this, I started my own barber business in Fostoria, Ohio, and I continued to seek out, develop, and customize any and every new improvement in barbering I could find. So I thank Yahweh for leading me to the Hotel Barber Shop, and helping me to increase my barbering skills, so I could survive the grim times ahead.

While these were two valuable lessons that would help me in my occupation, an incident happened at the Hotel Barber Shop at Bowling Green that would prepare me for my eventual ministry in Christian Israel Identity. There was a professor at the Bowling Green State University who would have himself locked up in prison on his summer furlough from the college to study the prisoners at various prisons, and I don't remember his name. By dressing himself as the prisoners were dressed, the prisoners would act in their usual manner, and no one would alter their behavior. This professor did this study on several of his summer breaks, so it wasn't just a short, brief study, but a long, comprehensive investigation.

It was the month of September, either 1952 or maybe 1953, that he came into our barbershop, and he would always wait for Warren Basset to cut his hair, and he had quite a story to tell us concerning his summer break at a prison, though I don't remember the prison he mentioned. But he had gathered quite an extensive statistical profile on the general prison population. The one statistic that he mentioned that got my attention was (and I will have to paraphrase it), '... the prison population is 90% black ...' Immediately in my mind I thought, 10 times 10 has always equaled 100, so evidently a black is 100 times more prone to commit a crime than a White. Actually, at the time the blacks were only 10% of the United States' population.

I should mention here that all four of us barbers were witnesses to what this Bowling Green State University professor had stated, and the witnesses were: (1) Warren Bassett, barber on the first chair, (2) Eugene Eblin, barber on the second chair, (3) Dick Stuckey, barber on the third chair, and (4) myself, barber on the fourth chair. As I remember, when that BGSU professor made that statement, I was standing behind my fourth barber chair cutting the hair of a customer, and I was simply amazed at what the professor had said. That's been about 63 years ago, and I have since lost track of the three other barbers.

About that same time, after getting accustomed to my new procedure for cutting hair, I was starting to have several customers who would pass up the other three barbers and wait until I could take them. Warren Bassett already had all of the customers he could handle, who would wait for him until he could take them, but the barbers on the second and third barber chairs started to become envious, and Eugene Eblin refused even to speak or look at me. He just pretended that I wasn't there. As for Dick Stuckey, he would speak to me, but would complain to Bassett and Eblin that I was always getting in his way when he was cutting hair. With my new procedure for

cutting hair, I was gaining more and more customers who would wait for me to cut their hair. As a result, I was doing almost as much business as Warren Bassett on the first chair, who was one of the best barbers I ever had the privilege to work with. As a matter of fact, our barbershop as a whole, was growing business-wise. So the owner of the barbershop (who also owned and operated a restaurant in downtown Bowling Green) decided to bring a fifth barber in to work on Saturdays, which cut my customer flow nearly in half on that day. This fifth barber's work was inferior, and a lot of the regular customers started to avoid using the services of the Hotel Barbershop. I confronted the owner and told him: either this fifth barber goes, or I go! Well, the fifth barber came into the shop to pick up his barbering tools, and cursed me with everything in the book. declaring me his enemy forever. And I answered him not a word! I had been thinking of starting my own barber business in Fostoria, Ohio, and this was the straw that broke the camel's back, and I secretly started to make provisions for such a move, but I needed to continue working at the Hotel Barber Shop for another three months to get everything I needed in place. When I was within about three weeks of opening my own barbering business, I went to the restaurant and the Hotel Barber Shop owner and gave him a three weeks notice I was guitting, and he cursed me out somewhat like the fifth barber had cursed me. The barbershop owner told me I could leave immediately. I replied "no", and told him I would continue working for another three weeks, and then leave. And I did as I had said would, and I never got any flack in the process!

Getting back to my story of how I learned, while working at the Bowling Green Hotel Barbershop for three years and nine months, that the negroes (*i.e.*, n-words) were/are 100 times more likely to commit crimes than Whites. I tried to search the Internet, typing in "professor. 1952, 1953, bowling green state university", but I could not find this professor's name or any data on him. But I did find a similar situation (in part) described at the City Journal website:

http://www.city-journal.org/html/6_2_my_black.html

"John J. Dilulio, Jr.; My Black Crime Problem, and Ours; Why are so many blacks in prison? Is the criminal justice system racist? The answer is disquieting.

"Spring 1996 Violent crime is down in New York and many other cities, but there are two big reasons to keep the champagne corked. One is that murder, rape, robbery, and assault remain at historic highs: the streets of Manhattan, like those of Houston, Philadelphia, Detroit, Chicago, and Los Angeles, remain much less safe today than in the 1950s and 1960s. Worse, though policing and prison policies matter, nothing affects crime rates more than the number of young males in the population – and by the year 2010, there will be about 4.5 million more males age 17 or under than there were in 1990: 8 percent more whites and 26 percent more blacks. Since around 6 percent of young males turn out to be career criminals, according to the historical data, this increase will put an estimated 270,000 more young predators on the streets than in 1990, coming at us in waves over the next two decades. Numerous studies show that each succeeding generation of young male criminals commits about three times as much serious crime as the one before it: the occasional fatal knife fight of 1950s street gangs has given way to the frequent driveby shootings of 1990s gangs.

"The second reason to keep the champagne corked is that not only is the number of young black criminals likely to surge, but also the black crime rate, both black-on-black and black-on-white, is increasing, so that as many as half of these juvenile super-predators could be young black males" Note: The rest of this Internet article is not worth reading, so ignore it!

It should be noted, then, that the Bowling Green State University's professor was not out of line for pointing out that '... the prison population is 90% black ...' (in the 1950s)! In fact, this article (in part) by John J. Dilulio, Jr., demonstrates that the black criminal problem turned out to be much more serious than even the BGSU professor had estimated, and is still growing. There is absolutely no doubt in my mind that Almighty Yahweh placed me in the Hotel Barber Shop in Bowling Green, Ohio specially to hear the testimony of the BGSU professor's statement, '... the prison population is 90% black ...' This was just one more incident preparing me for my Christian Israel Identity ministry! However, at that time in the 1950s, having a ministry was not one of my objectives. And the typical establishment seminary since time immemorial, has never prepared anyone for a genuine Christian Israel Identity ministry! Concluding this point, I should warn the reader, as there are websites all over the Internet that are twisting the statistics, in order to contradict what this BGSU professor stated in the Hotel Barber Shop in Bowling Green, Ohio.

About six months before I started my own barbering business in Fostoria, Ohio, my wife and I had been living near Wayne, Ohio, and then we moved to Fostoria, where I opened my new barbershop July 10th 1954. When I had searched for a location in Fostoria, the only place that I could find was in the basement below a restaurant called Candyland, which originally had been a candy store, but later added a hot-dog and hamburger quick-lunch room, and gradually it developed into a full restaurant operation. In taking a basement location, I was aware that it would be more difficult establishing a steady business than had I found one on ground level, so I had one strike against me from the very start. Also, unbeknown to me, another barber in Fostoria just expanded his operation moving his location and adding two new barbers in the process. So, as a result, I had three more strikes against me, making four in all. But I made up my mind that come hell or high water, I was going to establish a successful barber business. It took me two years to meet my goal, but I finally did it in spite of it all. It so happened, as I was nearing my second full year in business, over about a three or four month span, three local barbers died one after another, and increased my market share.

I had started my new barber business on a shoestring, getting help from a trusting barber supply man, and making do with whatever used furniture I could find. I even saw a sink in someone's back yard which they were probably going to throw away, and was able to purchase it at a very low price. Here I was, two years later, doing more business than my competitor barbers with first floor locations! But had it not been for my wonderful wife taking employment locally in the office at the Seneca Wire Company, things would have been much more difficult.

It took me some time to realize it, but that basement location had an advantage that I didn't anticipate immediately. It didn't happen very often (maybe two or three times a year), but once in a while a negro (*i.e.*, n-word) would enter the door of my

shop. Well, there was a barbershop right behind Candy Land that was operated by a mulatto, and I would tell the negro (*i.e.*, n-word or simply nigger) that the barbershop he wanted was behind Candyland at the side door facing Sandusky street. Whether or not the n-word entered my shop by mistake or on purpose didn't matter to me, he got the same reply.

By 1956, between my wife's income along with my receipts from barbering, we were doing well enough that we were starting to consider building ourselves a house, but we weren't doing well enough financially to buy a house already built. So our only other alternative was to buy a lot and build a house, portion by portion, as we could afford it. Again, we were working on a shoestring, so to speak. We started by purchasing a lot in an area that others at the time wouldn't consider, but we took a chance that in the future the area would be built up with new homes, and that is what happened. So we paid \$100 down on a lot, and \$25 a month until it was paid for. We then found out if the lot was paid for, we could get a ready-cut house for 10% down, and Sterling Homes would finance and send most of what we needed, except for the foundation, plumbing, wiring, and concrete. We got up the 10%, and we were on our way, but I had to build it myself.